

```
graph TD
    5[Customer User] --- 10[Customer Client]
    10 --- 20((Internet))
    20 --- 30[Brokerage Firm Web Server]
    20 --- 40[Bank Web Server]
    30 --- 32[Brokerage Firm Web Site]
    40 --- 42[Bank Web Site]
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graph TD
    50[Customer requests Bill Payment] --> 52[BFWS builds a cookie with profile data and expiration time]
    52 --> 54[BFWS selects the Recipient Name]
    54 --> 56[BFWS encrypts and signs the cookie]
    56 --> 58[BFWS URLEncodes the cookie]
    58 --> 60[BFWS sends redirect with set-cookie]
    60 --> 62[Customer's browser connects with the BWS and sends the cookie]
    62 --> 64[BWS URLDecodes the cookie]
    64 --> 66[BWS verifies and decrypts the cookie]
    66 --> 68{Does the signature verify?}
    68 -- No --> 70[BWS re-directs back to BFWS to an error URL]
    68 -- Yes --> 74{Is the sender's CA correct?}
    74 -- No --> 70
    74 -- Yes --> 76{Is the sender's Name correct?}
    76 -- No --> 70
    76 -- Yes --> 78[Extract profile data from cookie and begin session]
    78 --> 80((OK))
    70 --> 72((Fail))
    72 --> 68
  
```

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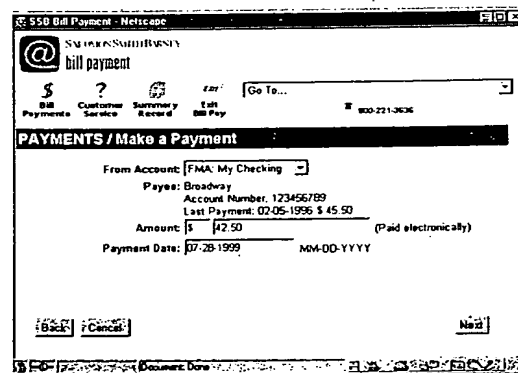
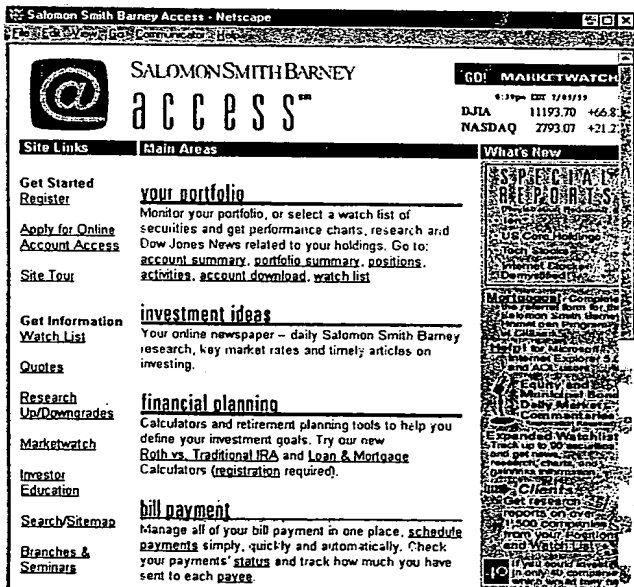
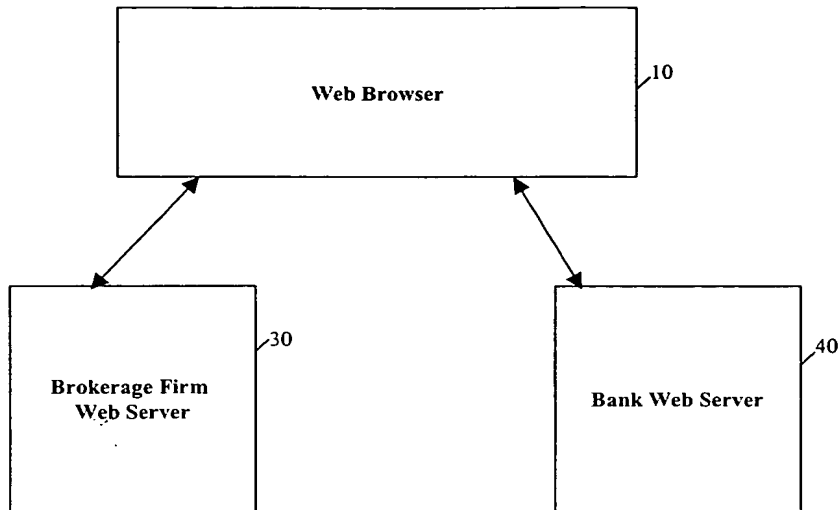


FIG. 3

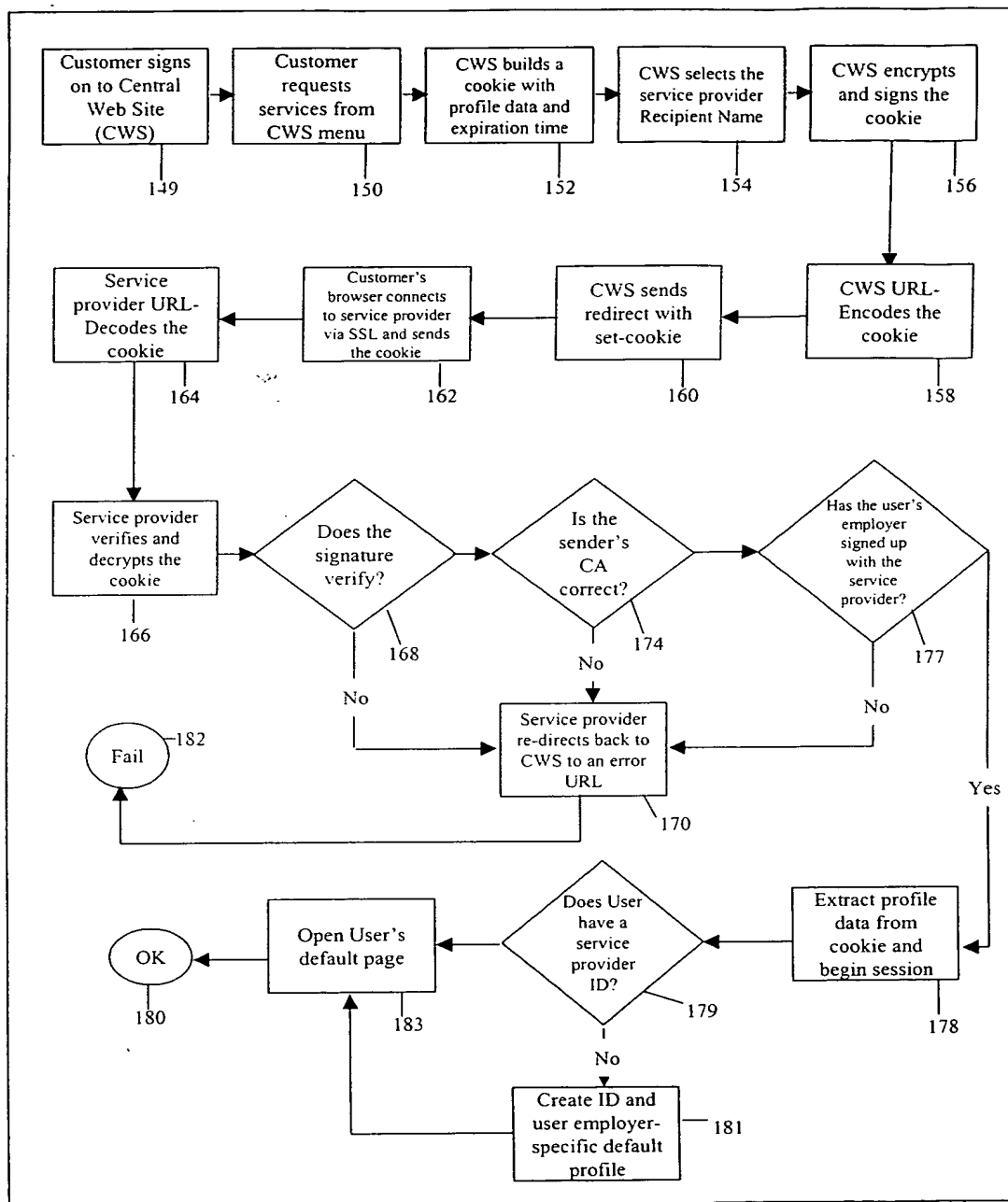


FIG. 4